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Saturday, May 19, 2018

Subject: Cause of Loss Tech Report
17121 SE 59th St, Choctaw, OK 73020

To Whom It May Concern:

We inspected the Water loss at 17121 SE 59th St, Choctaw, OK 73020.

We met with Jeffrey Covington onsite, who reports to us that on or about August 2017, a sudden discharge of water was discovered after returning home from a full day of work, which had leaked from an air conditioner condensate drain line located in the utility closet. Covington also reports that this discharge resulted in the apparent water damaged wood flooring and subfloors throughout.

We were tasked with confirming cause of loss for the water damage found. As part of our investigation, we obtained a detailed account of the events leading up to the event and compared this account with the physical evidence and installation visually available at the time of our inspection.

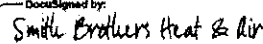
Our inspection of the heat and air installation did not reveal any malfunction or code violation that would result in a sudden discharge of water on account of the unit itself. However, we can confirm the condensate drain line attaches to another drain line that, based on its elevation, indeed could clog resulting in an overflow at the connector installed downline from the heat and air unit's emergency cut-off sensor. If the homeowner is interested in avoiding this possibility, we recommend installation of an optional emergency drain pan and float underneath the heat and air unit.

We note high heat during the month of August 2017, which routinely causes air conditioning units to produce gallons of condensation per hour. The amount of water likely produced aligns with the severity of wood flooring damage found during our inspection. Since there is no moisture barrier, this level of water would be expected to spread-out then seep thru the finish flooring soaking the subfloors.

After considering the plausible causes of loss and our experience along with all the evidence available, we concur with the Covington explanation for the water damaged flooring and subfloors.

Please call with questions.

Sincerely,

DocuSigned by:

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Smith Brothers Heat and Air

Onsite Inspection by Michael Moriarity